

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident insurance.

Liberty General Insurance Berhad
197801007153 (44191-P)

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 12/2025

1 What is Max Guard?

Max Guard provides 24 hours worldwide coverage (except benefits 3, 6 and 7 stated in the table below) that will compensate the insured person for death or disability caused solely by accidental, external, violent and visible means.

2 Know Your Coverage

As an illustration, for **RM70.20 monthly (inclusive of service tax)**, you will receive the following **Plan A coverage**:

Premium assumption: RM200,000 Sum Insured, Cardmember only, Office worker, Class 1 and 30 years old

This policy covers:

No.	Benefits	Sum Insured (RM)		
		Plan A	Plan B	Plan C
1	Accidental Death	200,000	300,000	500,000
2	Permanent Total Disability (PTD) Schedule of percentage payable	200,000	300,000	500,000
	a) PTD from gainful employment of any and every kind	100%	100%	100%
	b) Loss of one or both Limbs	100%	100%	100%
	c) Loss of one or both Eyes	100%	100%	100%
3	Additional payout on Accidental Death or Permanent Total Disability (PTD) if accident occurs during a Nationwide public holiday in Malaysia	50,000	100,000	150,000
4	a) Daily Hospital Income due to accident (up to 365 days per policy year)	500 per day	750 per day	1,000 per day
	b) Daily Hospital Income due to illness (up to 365 days per policy year)	50 per day	75 per day	100 per day
5	Medical Expenses (due to accident)	2,000	3,000	5,000
6	Recuperation Benefit due to Dengue Fever, Zika Virus or Malaria (within Malaysia) (Limited to 1 claim during policy year)	500	1,000	1,500
7	Inconvenience Allowance due to Snatch Theft, Home Theft or Burglary (with forcible and visible entry) (Limited to 2 claims during policy year within Malaysia)	1,000	1,500	2,500
8	Inconvenience Allowance due to Identity Theft (Limited to 1 claim during policy year)	200	300	500
9	Cash Back on Renewal	*15% of premium paid		

Note: *15% of the premium paid will be refunded upon renewal of the policy subject there isn't any claim occurred in the previous policy year and the policy is still in force.

Monthly Premium Table (before service tax)	Plan A (RM)	Plan B (RM)	Plan C (RM)
Cardmember	65	96	156
Cardmember & Spouse	117	175	280
Family with 1 child	155	232	368
Family with 2 children	193	289	456
Family with 3 children	230	345	545
Cardmember with 1 child	103	153	244
Cardmember with 2 children	141	210	332
Cardmember with 3 children	178	266	421

Duration of cover is for one year as stated in the policy contract and it will be automatically renewed annually upon completion of 12 continuous calendar months unless cancelled in accordance with the terms stated herein. You need to pay the insurance cover on monthly basis via credit/debit card instruction.

Liberty General Insurance Berhad is a member of PIDM. The benefit(s) payable under this eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Liberty General Insurance Berhad or PIDM (visit www.pidm.gov.my).

Liberty General Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

If you have any questions or require assistance on your insurance coverage, you can:



Call us at
1 800 88 8121



Visit us at
www.libertyinsurance.com.my



Email us at
customer@libertyinsurance.com.my



Scan the
QR Code above

This policy **excludes**:

- Suicide or intentional self-injury;
- Pre-existing medical conditions, mental disorder or physical impairment;
- Pregnancy or childbirth unless caused solely and directly by the accident;
- AIDS or any related diseases, immunodeficiency disorder or tested positive on an AIDS-related blood test;
- Having taken a drug, unless you prove that the drug was taken in accordance with proper medical prescription and directions, and not for treatment of drug addiction;
- Treatment of alcoholism or intoxication;
- Cosmetic or plastic surgery or any elective surgery or congenital anomalies;
- Dental disease, dental care or surgery;
- Treatment for obesity/weight related improvement;
- General check-up, convalescence, custodial or rest cure;
- Any sexually transmitted diseases;
- While committing or attempting to commit any unlawful act;
- You do not have a valid driving license to drive the vehicle. This will not apply if you have an expired license but is not disqualified from holding or obtaining such driving license under any existing laws, by-laws and regulations.

Note: This list is **non-exhaustive**. Please refer to the policy wording for the full list of exclusions under this policy.

3 Know Your Obligations

For this Max Guard Plan A, you must pay a premium of:	
Standard Cover	RM65.00 (monthly)
(+) Additional Cover	Not Applicable
Gross Premium	RM65.00
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM5.20
(+) Stamp Duty	Not Applicable
Total Premium Payable	RM70.20
Where this is inclusive of:	
Commission	25% of Gross Premium or RM16.25

Please note the following:

- Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia.
- Stamp duty is not applicable for Certificate of Insurance.

4 Other Key Terms

- You must provide complete and accurate information in answering the questions.
- You must disclose all material facts such as your occupation and personal pursuits.
- Failure to comply with any of the policy conditions shall invalidate all claims.
- We shall have the right to examine insured person during claim and in the event of death, to make an autopsy where it is not forbidden by law.
- In the event of an accident, you must notify us with full particulars of the accident / injury within thirty (30) days after the happening of the accident.
- Cash Before Cover – The premium due must be paid and received by Liberty before cover commences. This insurance is automatically null and void if this condition is not complied with.
- Free Look Period – you may cancel your certificate of insurance by returning the certificate of insurance within 15 days after the certificate of insurance is delivered. The premiums that you have paid will be refunded in full subject to no claim has been made under the certificate of insurance. This Free Look period is applicable only to newly purchased certificate of insurance and shall not apply to any renewals or reinstatements.
- Eligibility –
 - i) UOBM customers who are Malaysian citizens or permanent residents of Malaysia and for family plan, their spouse and children who reside in Malaysia.
 - ii) His/her legal spouse aged 18 years to 60 years old, with renewable till policy anniversary after attaining age of 76 years.
 - iii) His/her children aged 6 months up to 18 years old or up to 25 years if still studying full time.
 - iv) Insured Person with Class 3 occupation is eligible to buy Plan A only.
- Benefit 3 - Additional payout on Accidental Death or Permanent Total Disability (PTD) if accident occurs during a National public holiday in Malaysia, Benefit 6 (Recuperation benefit due to Dengue Fever, Zika Virus or Malaria) and Benefit 7 (Inconvenience Allowance due to Snatch Theft, Home Theft or Burglary (with forcible and visible entry) is payable if the claims happening within Malaysia only.
- Identity theft shall mean the unauthorised and/or illegal use of your personal information by a third party without your consent for the purpose of obtaining goods, money or services.

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

? Can I cancel my policy?

- Yes. You may cancel this certificate of insurance at any time by providing us with no less than 14 days' written notice, sent to the last known address. The cancellation shall take effect from the next billing date of the monthly payment after the fourteen (14) days of notification period.
- No premium shall be refunded upon cancellation of this certificate of insurance.
- For full details of the cancellation refund, please refer to the policy wording.